

# **CHAPTER 3**

## **SAMPLE LOAN APPLICATION PACKAGE**

## **CHAPTER 3**

# **SAMPLE LOAN APPLICATION PACKAGE**

This Chapter contains the forms that make up the typical SBA Application Package. Most forms are available online at <http://www.sba.gov/library/forms.html>.

This Chapter contains the following:

SBA Regular Loan Application Checklist

SBA Form 4-I, Lender's Application for Guaranty Participation

SBA Form 4, Application for Business Loan

Schedule of Debts

Estimated Projections and Forecast of Two years Earnings

SBA Form 4-A, Schedule of Collateral

SBA Form 413, Personal Financial Statement

SBA Form 912, Statement of Personal History

SBA Form 160, Resolution of Board of Directors

SBA Form 1624, Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion

SBA Form 1846, Statement Regarding Lobbying

Standard Form LLL, Disclosure of Lobbying Activities


# SBA REGULAR LOAN APPLICATION CHECKLIST

APPLICANT \_\_\_\_\_ BANK \_\_\_\_\_

*(PLEASE NOTE: **ALL** forms and exhibits must be signed and dated by applicant or principal. Be sure the PURPOSE of the loan is easily identifiable. If applicant is a corporation, be sure seal is affixed as indicated on designated forms.)*

	YES	NO	N/A
Last revision: October 2000			
Is this an eligible passive application?			
Lender's Application for Guaranty, SBA Form 4-I. <b>(Internal credit analysis may be attached, but all information required on the form must be addressed.)</b>			
Application for Business Loan, SBA Form 4. <b>(Be sure items 9, 10, and 11 on reverse are answered. If yes to #9, provide copy of discharge notice. If yes to #10, provide copies of ALL documents pertaining to the lawsuit.)</b> If corporation, affix corporate seal. Refer to supplemental instructions to properly complete section under the heading "MANAGEMENT".			
Schedule of Debts. (Provide justification for ALL DEBT REFINANCING. Must include copies of original, all renewal notes & collateral documents. If purpose is not clear, include settlement sheet.) <b>Note:</b> If refinancing loans due your bank, also include transcript of account from its inception & certify in writing that subject debt is & has always been current or has never been more than 29 days past due.			
History of Business/Business Plan.			
Dun & Bradstreet or other credit report on applicant business.			
Resume of principals and hired manager(s).			
Projections. (If historical data does not show repayment ability.)			
Current <b>(less than 90 days old)</b> Financial Statement, <b>INCLUDING AGING OF ACCOUNTS RECEIVABLE AND ACCOUNTS PAYABLE AS OF THE SAME DATE.</b> (Must be signed and dated by applicant.)			
Reconciliation of Net Worth.			
F/Y/E Financial Statements (B/S & P&L) and tax returns for past 3 years. (Must be signed and dated.)			
<u>Affiliate(s)</u> : Current <b>(less than 90 days old)</b> Financial Statement (B/S & P&L) <u>AND</u> F/Y/E Financial Statements (B/S & P&L) <b>or</b> tax returns for past 3 years. (Must be signed and dated by applicant.)			
Sch. of Collateral, SBA Form 4, Sch. A (In Sec II include detailed listing of m&e and f&f now owned.)			
Quotes from vendors for M&E to be purchased with loan proceeds.			
Sales contract if real estate/business is being purchased. (If purchasing an existing business, also provide signed copies of the last 3 yrs tax rtns & fin stmts, appraisal of assets being acquired, discuss benefit to the business as a result of the change of ownership, discuss why business is being sold, and the relationship between the buyer/seller.)			
Construction contract or bid if construction is involved.			
Is Lender making an interim construction loan?			
Appraisals on real estate being offered as collateral. (Or M&E, etc., if applicable.)			
Environmental Questionnaire____ Phase I Audit ____ Phase II Audit			
Copy of lease on business premises <b>(all locations)</b> .			
Credit reports on principals. (Include written explanations from applicant for any derogatory information.)			
Current <b>(less than 90 days old)</b> Personal Financial Statement, SBA Form 413, and 3 years tax returns on <b>ALL</b> proprietors, partners, corporate officers, and stockholders owning 20% or more of stock <b>(MUST include the assets/liabilities of all immediate household family members and signed by all those members)</b> .			
Statement of Personal History, SBA Form 912, showing <b>FULL</b> names (AND INCLUDING ALL FORMER NAMES) of all proprietors, partners, officers, directors, stockholders owning 20% or more of voting stock. and managers who have authority to commit for the borrower in management of the business. (If the principal is an alien, provide a copy of both sides of INS green card or visa. If yes to question #7, include supplemental affidavit. If yes to #8, include supplemental affidavit & fingerprint cards.)			
Resolution of Board of Directors, SBA Form 160. <b>Must be</b> complete and corporate seal affixed.			
If business is a franchise, check franchise registry ( <a href="http://www.franchiseregistry.com">www.franchiseregistry.com</a> ) to see if franchise is approved. If approved, submit either "Certification of No Change" or "Certification of Changes" from franchisor. If not listed, submit Franchise Agreement, FTC Disclosure, and D&B report on franchisor to be reviewed for approval (recommend early submission). For further guidance, see SBA Procedural Notice 5000-575.			
<b>Copy</b> of SBA Temp. Form 1624 (signed by applicant). Original is retained in applicant's file by Lender.			
SBA Form 1846 (signed by Lender on all Loan Guarantees) /Standard Form LLL (if applicable).			
Authorization <b>(REQUIRED)</b> for all CLP applications).			

**ALL FORMS & EXHIBITS MUST BE SIGNED & DATED**

SBA Loan Number		 <b>U.S. SMALL BUSINESS ADMINISTRATION</b> <b>LENDER'S APPLICATION FOR GUARANTY OR PARTICIPATION</b>		Loan Submitted As:	
Business Name of Applicant				<input type="checkbox"/> Reg 7(a)	
				<input type="checkbox"/> CLP	
				<input type="checkbox"/> PLP	
Name of Lender		Telephone (Inc. A/C)		R.L. Polk's Lender No. (SBA's Use)	
Street Address		City		State	ZIP
<b>WE PROPOSE TO MAKE A (Check One)</b>					
<input type="checkbox"/>	Guaranteed Loan	Lender's Share %	SBA's Share %	Term of Loan Years	Amount of Loan \$ _____
<input type="checkbox"/>	Immediate Participation Loan (Lender to make and service)	Lender's Share %	SBA's Share %	Payment Beginning _____ Months from Date of Note	Monthly Payment \$ _____
Lender's Interest Rate % Per Annum		If Interest Rate is to be Variable Base Rate		Adjustment Period Spread	Base Rate Source
<b>CONDITIONS OF LENDER (e.g. Insurance requirements, standbys, other conditions. Use additional sheet(s))</b>					
<p>I approve this application to SBA subject to the terms and conditions outlined above. Without the participation of SBA to the extent applied for we would not be willing to make this loan, and in our opinion the financial assistance applied for is not otherwise available on reasonable terms. I certify that none of the Lender's employees, officers, directors, or substantial stockholders (more than 10%) have a financial interest in the applicant.</p>					
Lender Official (Please Type or Print Name under Signature)			Title		Date
<p><b>ON PLP SUBMISSIONS ONLY: I approve and certify that the applicant is a small business according to the standards in 13 CFR 121, the loans proceeds will be used for an eligible purpose, and the owners and managers of the applicant business are of good character.</b></p>					
Approving/Certifying Lender Official (Please Type or Print Name under Signature)			Title		Date
<b>FOR SBA USE ONLY</b>					
Loan Officer's Recommendations					
			<input type="checkbox"/> Approve		<input type="checkbox"/> Decline State Reason(s)
Signature			Title		Date
Other Recommendation if Required			<input type="checkbox"/> Approve		<input type="checkbox"/> Decline State Reason(s)
Signature			Title		Date
<b>THIS BLOCK TO BE COMPLETED BY SBA OFFICIAL TAKING FINAL ACTION</b>					
<input type="checkbox"/> Approve			<input type="checkbox"/> Decline State Reason(s)		
Signature			Title		Date

**INSTRUCTIONS:** Lender will complete and enclose as part of this application package, all working papers, support material, and agreements requested herein, specifically including:

1. Balance sheet and ratio analysis - comments on trends, debt to worth, and current ratio.
2. Lender's analysis of repayment ability.
3. Management skill of the applicant.
4. Collateral offered and lien position, and analysis of collateral adequacy.
5. Lender's credit experience with the applicant. Identify weaknesses.

### FINANCIAL SPREAD

In Column 1 please show the most recent balance sheet figures of an existing business or the initial equity investment of a start-up business or the purchase of a business. Columns 2 and 3 are to reflect adjusting entries, the use of loan proceeds, and loan repayment. Column 4 is to reflect the balance sheet of the business immediately following loan disbursement. Base the financial analysis on Column 4 figures.

BALANCE SHEET	As of	Fiscal Year Ends	AUDITED <input type="checkbox"/>	UNAUDITED <input type="checkbox"/>
		DEBIT	CREDIT	PRO FORMA
<b>Assets</b>				
Cash	\$	\$	\$	\$
Accounts Rec.				
Inventory				
Other				
<b>Total Current Assets</b>				
<b>Fixed Assets</b>				
<b>Other Assets</b>				
<b>Total Assets</b>	\$	\$	\$	\$
<b>Liabilities &amp; Net Worth</b>				
Accounts Payable	\$	\$	\$	\$
Notes Payable				
Taxes				
Other				
SBA				
<b>Total Current Liabilities</b>	\$	\$	\$	\$
Notes Payable	\$	\$	\$	\$
SBA				
Other				
<b>Total Liabilities</b>	\$	\$	\$	\$
<b>Net Worth</b>	\$	\$	\$	\$
<b>Total Liab. &amp; Net Worth</b>	\$	\$	\$	\$
<b>Profit &amp; Loss</b>	<b>PRIOR THREE YEARS</b>		<b>INTERIM</b>	<b>PROJECTIONS</b>
Sales	\$	\$	\$	\$
Depreciation				
Income Taxes				
W/D Officer Comp.				
<b>Net Profit after Tax/Deprec.</b>	\$	\$	\$	\$
<b>PRO FORMA SCHEDULE OF FIXED OBLIGATIONS</b>				
	YEAR 1	YEAR 2	YEAR 3	YEAR 4
	\$	\$	\$	\$

Lender's Analysis:

The estimated burden for completing this form is 12.50 hours per response. You will not be required to respond to collection of information unless it displays a currently valid OMB approval number. Comments on the burden should be sent to U.S. Small Business Administration, Chief, AIB, 409 3rd St., S.W. Washington, D.C. 20416 and Desk Office for Small Business Administration, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, D.C. 30503. **OMB Approval (3245-0016)** PLEASE DO NOT SEND FORMS TO OMB.



U.S. Small Business Administration  
**APPLICATION FOR BUSINESS LOAN**

OMB Approval No: 3245-0016  
Expiration Date: 11/30/04

Individual		Full Address		
Name of Applicant Business				Tax I.D. No. or SSN
Full Street Address of Business				Tel. No. (inc. A/C)
City	County	State	Zip	Number of Employees (Including subsidiaries and affiliates)  At Time of Application _____ If Loan is Approved _____ Subsidiaries or Affiliates _____ (Separate for above)
Type of Business		Date Business Established		
Bank of Business Account and Address				

Use of Proceeds: (Enter Gross Dollar Amounts Rounded to the Nearest Hundreds)	Loan Requested		Loan Request
Land Acquisition		Payoff SBA Loan	
New Construction/ Expansion Repair		Payoff Bank Loan (Non SBA Associated)	
Acquisition and/or Repair of Machinery and Equipment		Other Debt Payment (Non SBA Associated)	
Inventory Purchase		All Other	
Working Capital (including Accounts Payable)		Total Loan Requested	
Acquisition of Existing Business		Term of Loan - (Requested Mat.)	____ Yrs.

**PREVIOUS SBA OR OTHER FEDERAL GOVERNMENT DEBT:** If you or any principals or affiliates have 1) ever requested Government Financing or 2) are delinquent on the repayment of any Federal Debt complete the following:

Name of Agency	Original Amount of Loan	Date of Request	Approved or Declined	Balance	Current or Past Due
	\$			\$	
	\$			\$	

**ASSISTANCE** List the name(s) and occupation of anyone who assisted in the preparation of this form, other than applicant.

Name and Occupation	Address	Total Fees Paid	Fees Due
Name and Occupation	Address	Total Fees Paid	Fees Due

Note: The estimated burden completing this form is 12.0 hours per response. You will not be required to respond to any collection of information unless it displays a currently valid OMB approval number. Comments on the burden should be sent to U.S. Small Business Administration, Chief, AIB, 409 3rd St., S.W., Washington, D.C. 20416 and Desk Office for Small Business Administration, Office of Management and Budget, New Executive Office Building, room 10202 Washington, D.C. 20503. OMB Approval (3245-0016). **PLEASE DO NOT SEND FORMS TO OMB. SUBMIT COMPLETED APPLICATION TO LENDER OF CHOICE**

**ALL EXHIBITS MUST BE SIGNED AND DATED BY PERSON SIGNING THIS FORM**

**BUSINESS INDEBTEDNESS:** Furnish the following information on all installment debts, contracts, notes, and mortgages payable. Indicate by an asterisk (\*) items to be paid by loan proceeds and reason for paying them (present balance should agree with the latest balance sheet submitted).

To Whom Payable	Original Amount	Original Date	Present Balance	Rate of Interest	Maturity Date	Monthly Payment	Security	Current or Past Due
Acct. #	\$		\$			\$		
Acct. #	\$		\$			\$		
Acct. #	\$		\$			\$		
Acct. #	\$		\$			\$		
Acct. #	\$		\$			\$		

**MANAGEMENT** (Proprietor, partners, officers, directors, all holders of outstanding stock – 100% of ownership must be shown). Use separate sheet if necessary.

Name and Social Security Number and Position Title	Complete Address	%Owned	*Military Service From	To	*Sex
<b>Race*:</b> American Indian/Alaska Native <input type="checkbox"/> Black/African-Amer. <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian/Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> <b>Ethnicity*</b> Hisp./Latino <input type="checkbox"/> Not Hisp./Latino <input type="checkbox"/>					
<b>Race*:</b> American Indian/Alaska Native <input type="checkbox"/> Black/African-Amer. <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian/Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> <b>Ethnicity*</b> Hisp./Latino <input type="checkbox"/> Not Hisp./Latino <input type="checkbox"/>					
<b>Race*:</b> American Indian/Alaska Native <input type="checkbox"/> Black/African-Amer. <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian/Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> <b>Ethnicity*</b> Hisp./Latino <input type="checkbox"/> Not Hisp./Latino <input type="checkbox"/>					
<b>Race*:</b> American Indian/Alaska Native <input type="checkbox"/> Black/African-Amer. <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian/Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> <b>Ethnicity*</b> Hisp./Latino <input type="checkbox"/> Not Hisp./Latino <input type="checkbox"/>					

\*This data is collected for statistical purpose only. It has no bearing on the credit decision to approve or decline this application. One or more boxes may be selected.

**THE FOLLOWING EXHIBITS MUST BE COMPLETED WHERE APPLICABLE. ALL QUESTIONS ANSWERED ARE MADE A PART OF THE APPLICATION.**

For Guarantee Loans please provide an original and one copy (Photocopy is Acceptable) of the Application Form, and all Exhibits to the participating lender. For Direct Loans submit one original copy of the application and Exhibits to SBA.

1. Submit SBA Form 912 (Statement of Personal History) for each type of individual that the Form 912 requires.
2. If your collateral consists of (A) Land and Building, (B) Machinery and Equipment, (C) Furniture and Fixtures, (D) Accounts *Receivable*, (E) Inventory, (F) Other, please provide an itemized list (labeled Exhibit A) that contains serial and identification numbers for all articles that had an Original value of greater than \$500. Include a legal description of Real Estate Offered as collateral.
3. Furnish a signed current personal balance sheet (SBA Form 413 may be used for this purpose) for each stockholder (with 20% or greater ownership), partner, officer, and owner. Include the assets and liabilities of the spouse and any close relatives living in the household. Also, include your Social Security Number. The date should be the same as the most recent business financial statement. Label it Exhibit B.

4. Include the financial statements listed below: a,b,c for the last three years; also a,b,c, and d as of the same date, - current within 90 days of filing the application; and statement e, if applicable. Label it Exhibit C (Contact SBA for referral if assistance with preparation is wanted.) **All** information must be signed and dated.

- a. Balance Sheet
- b. Profit and Loss Statement (if not available, explain why and substitute Federal income tax forms)
- c. Reconciliation of Net Worth
- d. Aging of Accounts Receivable and Payable (summary not detailed)
- e. Projection of earnings for at least one year where financial statements for the last three years are unavailable or when SBA requests them.

5. Provide a brief history of your company and a paragraph describing the expected benefits it will receive from the loan. Label it Exhibit D.

6. Provide a brief description similar to a resume of the education, technical and business background for all the people listed under Management. Label it Exhibit E.

**ALL EXHIBITS MUST BE SIGNED AND DATED BY PERSON SIGNING THIS FORM**

**AGREEMENTS AND CERTIFICATIONS**

7. Submit the names, addresses, tax I.D. number(EIN or SSN), and current personal balance sheet(s) of any co-signers and/or guarantors for the loan who are not otherwise affiliated with the business as Exhibit F.

8. Include a list of any machinery or equipment or other non-real estate assets to be purchased with loan proceeds and the cost of each item as quoted by the seller as Exhibit G. Include the seller's name and address.

9. Have you or any officers of your company ever been involved in bankruptcy or insolvency proceedings? If so, please provide the details as Exhibit H.

If none, check here: ☐ Yes ☐ No

10. Are you or your business involved in any pending lawsuits? If yes, provide the details as Exhibit I.

If none, check here: ☐ Yes ☐ No

11. Do you or your spouse or any member of your household, or anyone who owns, manages or directs your business or their spouses or members of their households work for the Small Business Administration, Small Business Advisory Council, SCORE or ACE, any Federal Agency, or the participating lender? If so, please provide the name and address of the person and the office where employed. Label this Exhibit J.

If none, check here: ☐

12. Does your business, its owners or majority stockholders own or have a controlling interest in other businesses? If yes, please provide their names and the relationship with your company along with a current balance sheet and operating statement for each. This should be Exhibit K.

13. Do you buy from, sell to, or use the services of any concern in which someone in your company has a significant financial interest? If yes, provide details on a separate sheet of paper labeled Exhibit L.

14. If your business is a franchise, include a copy of the franchise agreement and a copy of the FTC disclosure statement supplied to you by the Franchisor. Please include it as Exhibit M.

**CONSTRUCTION LOANS ONLY**

15. Include as a separate exhibit (Exhibit N) the estimated cost of the project and a statement of the source of any additional funds.

16. Provide copies of preliminary construction plans and specifications. Include them as Exhibit O. Final plans will be required prior to disbursement.

**EXPORT LOANS**

17. Does your business presently engage in Export Trade?

Check here: ☐ Yes ☐ No

18. Will you be using proceeds from this loan to support your company's exports?

Check here: ☐ Yes ☐ No

19. Would you like information on Exporting?

Check here: ☐ Yes ☐ No

Agreements of non-employment of SBA Personnel: I agree that if SBA approves this loan application I will not, for at least two years, hire as an employee or consultant anyone that was employed by SBA during the one year period prior to the disbursement of the loan.

Certification: I certify: (a) I have not paid anyone connected with the Federal Government for help in getting this loan. I also agree to report to the SBA office of the Inspector General, Washington, DC 20416 any Federal Government employee who offers, in return for any type of compensation, to help get this loan approved.

(b) All information in this application and the Exhibits are true and complete to the best of my knowledge and are submitted to SBA so SBA can decide whether to grant a loan or participate with a lending institution in a loan to me. I agree to pay for or reimburse SBA for the cost of any surveys, title or mortgage examinations, appraisals, credit reports, etc., performed by non-SBA personnel provided I have given my consent-

(c) I understand that I need not pay anybody to deal with SBA. I have read and understand SBA Form 159, which explains SBA policy on representatives and their fees.

(d) As consideration for any Management, Technical, and Business Development Assistance that may be provided, I waive all claims against SBA and its consultants.

**If you knowingly make a false statement or overvalue a security to obtain a guaranteed loan from SBA, you can be fined up to \$10,000 and/or imprisoned for not more than five years under 18 usc 1001; if submitted to a Federally insured institution, under 18 USC 1014 by Imprisonment of not more than twenty years and/or a fine of not more than \$1,000,000.** I authorize the SBA's Office of Inspector General to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for programs authorized by the Small Business Act, as amended.

If Applicant is a proprietor or general partner, sign below:

By: \_\_\_\_\_

If Applicant is a Corporation, sign below:

\_\_\_\_\_  
Corporate Name and Seal

\_\_\_\_\_  
Date

By: \_\_\_\_\_  
Signature of President

Attested by: \_\_\_\_\_  
Signature of Corporate Secretary

**SUBMIT COMPLETED APPLICATION TO LENDER OF CHOICE**



## APPLICANT'S CERTIFICATION

By my signature, I certify that I have read and received a copy of the "STATEMENTS REQUIRED BY LAW AND EXECUTIVE ORDER" which was attached to this application. My signature represents my agreement to comply with the approval of my loan request and to comply, whenever applicable, with the hazard insurance, lead-based paint, civil rights or other limitations in this notice.

Each proprietor, each General Partner, each Limited Partner or Stockholder owning 20% or more, each Guarantor and the spouse of each of these must sign. Each person should sign only once.

Business Name: \_\_\_\_\_

By: \_\_\_\_\_  
Signature and Title

Date \_\_\_\_\_

**Guarantors:**

Signature and Title

Date \_\_\_\_\_

Signature and Title

Date \_\_\_\_\_

Signature and Title

Date \_\_\_\_\_

Signature and Title

Date \_\_\_\_\_

Signature and Title

Date \_\_\_\_\_

---

Signature and Title

Date \_\_\_\_\_

---

Signature and Title

Date \_\_\_\_\_

# PLEASE READ DETACH AND RETAIN FOR YOUR RECORDS

## STATEMENTS REQUIRED BY LAW AND EXECUTIVE ORDER

Federal executive agencies, including the Small Business Administration (SBA), are required to withhold or limit financial assistance, to impose special conditions on approved loans, to provide special notices to applicants or borrowers and to require special reports and data from borrowers in order to comply with legislation passed by the Congress and Executive Orders issued by the President and by the provisions of various inter-agency agreements. SBA has issued regulations and procedures that implement these laws and executive orders, and they are contained in Parts 112, 113, 116, and 117, Title 13, Code of Federal Regulations Chapter 1, or Standard Operating Procedures.

### **Freedom of Information Act (5 U.S.C. 552)**

This law provides, with some exceptions, that SBA must supply information reflected in agency files and records to a person requesting it. Information about approved loans that will be automatically released includes, among other things, statistics on our loan programs (individual borrowers are not identified in the statistics) and other information such as the names of the borrowers (and their officers, directors, stockholders or partners), the collateral pledged to secure the loan, the amount of the loan, its purpose in general terms and the maturity. Proprietary data on a borrower would not routinely be made available to third parties. All requests under this Act are to be addressed to the nearest SBA office and be identified as a Freedom of Information request.

### **Privacy Act (5 U.S.C. 552a)**

Any person can request to see or get copies of any personal information that SBA has in his or her file, when that file is retrievable by individual identifiers, such as name or social security numbers. Requests for information about another party may be denied unless SBA has the written permission of the individual to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act.

Under the provisions of the Privacy Act, you are not required to provide your social security number. Failure to provide your social security number may not affect any right, benefit or privilege to which you are entitled. Disclosures of name and other personal identifiers are, however, required for a benefit, as SBA requires an individual seeking assistance from SBA to provide it with sufficient information for it to make a character determination. In determining whether an individual is of good character, SBA considers the person's integrity, candor, and disposition toward criminal actions. In making loans pursuant to section 7(a)(6) the Small Business Act (the Act), 15 USC §636 (a)(6), SBA is required to have reasonable assurance that the loan is of sound value and will be repaid or that it is in the best interest of the Government to grant the assistance requested. Additionally, SBA is specifically authorized to verify your criminal history, or lack thereof, pursuant to section 7(a)(1)(B), 15 USC §636(a)(1)(B). Further, for all forms of assistance, SBA is authorized to make all investigations necessary to ensure that a person has not engaged in acts that violate or will violate the Act or the Small Business Investment Act, 15 USC §§634(b)(11) and 687b(a). For these purposes, you are asked to voluntarily provide your social security number to assist SBA is making a character determination and to distinguish you from other individuals with the same or similar name or other personal identifier.

When this information indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature, SBA may refer it to the appropriate agency, whether Federal, State, local, or foreign, charged with responsibility for or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. See 56 Fed. Reg. 8020 (1991) for other published routine

### **Right to Financial Privacy Act of 1978 (12 U.S.C. 3401)**

This is notice to you as required by the Right of Financial Privacy Act of 1978, of SBA's access rights to financial records held by financial institutions that are or have been doing business with you or your business, including any financial institutions participating in a loan or loan guarantee. The law provides that SBA shall have a right of access to your financial records in connection with its consideration or administration of assistance to you in the form of a Government loan or loan guaranty agreement. SBA is required to provide a certificate of its compliance with the Act to a financial institution in connection with its first request for access to your financial records, after which no further certification is required for subsequent accesses. The law also provides that SBA's access rights continue for the term of any approved loan or loan guaranty agreement. No further notice to you of SBA's access rights is required during the term of any such agreement.

The law also authorizes SBA to transfer to another Government authority any financial records included in an application for a loan, or concerning an approved loan or loan guarantee, as necessary to process, service or foreclose on a loan or loan guarantee or to collect on a defaulted loan or loan guarantee. No other transfer of your financial records to another Government authority will be permitted by SBA except as required or permitted by law.

### **Flood Disaster Protection Act (42 U.S.C. 4011)**

Regulations have been issued by the Federal Insurance Administration (FIA) and by SBA implementing this Act and its amendments. These regulations prohibit SBA from making certain loans in an FIA designated floodplain unless Federal flood insurance is purchased as a condition of the loan. Failure to maintain the required level of flood insurance makes the applicant ineligible for any future financial assistance from SBA under any program, including disaster assistance.

**Executive Orders -- Floodplain Management and Wetland Protection** (42 F.R. 26951 and 42 F.R. 26961)

The SBA discourages any settlement in or development of a floodplain or a wetland. This statement is to notify all SBA loan applicants that such actions are hazardous to both life and property and should be avoided. The additional cost of flood preventive construction must be considered in addition to the possible loss of all assets and investments in future floods.

**Occupational Safety and Health Act** (15 U.S.C. 651 et seq.)

This legislation authorizes the Occupational Safety and Health Administration in the Department of Labor to require businesses to modify facilities and procedures to protect employees or pay penalty fees. In some instances the business can be forced to cease operations or be prevented from starting operations in a new facility. Therefore, in some instances SBA may require additional information from an applicant to determine whether the business will be in compliance with OSHA regulations and allowed to operate its facility after the loan is approved and disbursed. Signing this form as borrower is a certification that the OSA requirements that apply to the borrower's business have been determined and the borrower to the best of its knowledge is in compliance.

**Civil Rights Legislation**

All businesses receiving SBA financial assistance must agree not to discriminate in any business practice, including employment practices and services to the public, on the basis of categories cited in 13 C.F.R., Parts 112, 113, and 117 of SBA Regulations. This includes making their goods and services available to handicapped clients or customers. All business borrowers will be required to display the "Equal Employment Opportunity Poster" prescribed by SBA.

**Equal Credit Opportunity Act** (15 U.S.C. 1691)

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

**Executive Order 11738 -- Environmental Protection** (38 F.R. 25161)

The Executive Order charges SBA with administering its loan programs in a manner that will result in effective enforcement of the Clean Air Act, the Federal Water Pollution Act and other environmental protection legislation. SBA must, therefore, impose conditions on some loans. By acknowledging receipt of this form and presenting the application, the principals of all small businesses borrowing \$100,000 or more in direct funds stipulate to the following:

1. That any facility used, or to be used, by the subject firm is not cited on the EPA list of Violating Facilities.
2. That subject firm will comply with all the requirements of Section 114 of the Clean Air Act (42 U.S.C. 7414) and Section 308 of the Water Act (33 U.S.C. 1318) relating to inspection, monitoring, entry, reports and information, as well as all other requirements specified in Section 114 and Section 308 of the respective Acts, and all regulations and guidelines issued thereunder.
3. That subject firm will notify SBA of the receipt of any communication from the Director of the Environmental Protection Agency indicating that a facility utilized, or to be utilized, by subject firm is under consideration to be listed on the EPA List of Violating Facilities.

**Debt Collection Act of 1982 Deficit Reduction Act of 1984** (31 U.S.C. 3701 et seq. and other titles)

These laws require SBA to aggressively collect any loan payments which become delinquent. SBA must obtain your taxpayer identification number when you apply for a loan. If you receive a loan, and do not make payments as they come due, SBA may take one or more of the following actions:

- Report the status of your loan(s) to credit bureaus
- Hire a collection agency to collect your loan
- Offset your income tax refund or other amounts due to you from the Federal Government
- Suspend or debar you or your company from doing business with the Federal Government
- Refer your loan to the Department of Justice or other attorneys for litigation
- Foreclose on collateral or take other action permitted in the loan instruments.

**Immigration Reform and Control Act of 1986 (Pub. L. 99-603)**

If you are an alien who was in this country illegally since before January 1, 1982, you may have been granted lawful temporary resident status by the United States Immigration and Naturalization Service pursuant to the Immigration Reform and Control Act of 1986 (Pub. L. 99-603). For five years from the date you are granted such status, you are not eligible for financial assistance from the SBA in the form of a loan or guaranty under section 7(a) of the Small Business Act unless you are disabled or a Cuban or Haitian entrant. When you sign this document, you are making the certification that the Immigration Reform and Control Act of 1986 does not apply to you, or if it does apply, more than five years have elapsed since you have been granted lawful temporary resident status pursuant to such 1986 legislation.

**Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821 et seq.)**

Borrowers using SBA funds for the construction or rehabilitation of a residential structure are prohibited from using lead-based paint (as defined in SBA regulations) on all interior surfaces, whether accessible or not, and exterior surfaces, such as stairs, decks, porches, railings, windows and doors, which are readily accessible to children under 7 years of age. A "residential structure" is any home, apartment, hotel, motel, orphanage, boarding school, dormitory, day care center, extended care facility, college or other school housing, hospital, group practice or community facility and all other residential or institutional structures where persons reside.

**SCHEDULE OF DEBTS (INCLUDING WHOLESALE PLANS ON CARS, MORTGAGES, INSTALLMENT DEBTS AND OTHER CONTRACTURAL OBLIGATIONS)**

[illegible]

**NOTE: Business Debt Only!**

## ESTIMATED PROJECTION AND FORECAST OF TWO YEARS EARNINGS

<b>APPLICANT:</b>				
	<b>First Year's Projections</b>		<b>Second Year's Projections</b>	
	<b>Dollar Estimates (in hundreds)</b>	<b>% of Gross Receipts</b>	<b>Dollar Estimates (in hundreds)</b>	<b>% of Gross Receipts</b>
<b>GROSS RECEIPTS</b>				
<b>Merchandise Cost</b>				
<b>GROSS PROFIT</b>				
<b>EXPENSES:</b>				
<b>Officer's Salaries (Only if corporation)</b>				
<b>Employee's Wages</b>				
<b>Accounting &amp; Legal Fees</b>				
<b>Advetising</b>				
<b>Automotive</b>				
<b>Rent</b>				
<b>Depreciation</b>				
<b>Supplies</b>				
<b>Electricity</b>				
<b>Telephone</b>				
<b>Interest</b>				
<b>Repairs &amp; Maintenance</b>				
<b>Taxes (payroll, property, etc.)</b>				
<b>Insurance (life, health, hazard)</b>				
<b>Bad Debts</b>				
<b>Miscellaneous (postage, etc., if large, please itemize)</b>				
<b>Other (explain)</b>				
<b>TOTAL EXPENSES</b>				
<b>NET PROFIT BEFORE TAXES</b>				
<b>LESS: Income taxes</b>				
<b>NET PROFIT AFTER TAXES</b>				
<b>LESS: Withdrawals (only if proprietorship or partnership)</b>				
<b>NET PROFIT REMAINING</b>				
<b>NOTE: Attach narrative explaining the basis for figures showing receipts, expenses and profits.</b>				

I certify the foregoing data fairly represents the potential annual earnings to the best of my knowledge.

SIGNATURE \_\_\_\_\_ TITLE \_\_\_\_\_ Date \_\_\_\_\_

Applicant		
Street Address		
City	State	Zip Code

[illegible][illegible]

All items listed herein must show manufacturer or make, model, year, and serial number. Items with no serial number must be clearly identified (use additional sheet if more space is required).

[illegible]

All information contained herein is TRUE and CORRECT to the best of my knowledge. **If you knowingly make a false statement or overvalue a security to obtain a guaranteed loan from SBA, you can be fined up to \$10,000 and/or imprisoned for not more than five years under 18 usc 1001; if submitted to a Federally Insured Institution, under 18 USC 1014 by Imprisonment of not more than twenty years and/or a fine of not more than \$1,000,000.** I authorize the SBA's Office of Inspector General to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for programs authorized by the Small Business Act, as amended.

Name \_\_\_\_\_

Date \_\_\_\_\_

Name \_\_\_\_\_

Date \_\_\_\_\_

NOTE: The estimated burden for completing this form is 2.25 hours per response. You will not be required to respond to collection of information unless it displays a currently valid OMB approval number. Comments on the burden should be sent to U.S. Small Business Administration, Chief, AIB, 409 3rd St., SW, Washington, D.C. 20416 and Desk Officer for Small Business Administration, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, D.C. 20503. **OMB Approval (3245-0016). PLEASE DO NOT SEND FORMS TO OMB.**





# PERSONAL FINANCIAL STATEMENT

As of \_\_\_\_\_, \_\_\_\_\_

U.S. SMALL BUSINESS ADMINISTRATION

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock, or (4) any person or entity providing a guaranty on the loan.

Name	Business Phone
Residence Address	Residence Phone
City, State, & Zip Code	
Business Name of Applicant/Borrower	

ASSETS		LIABILITIES	
	(Omit Cents)		(Omit Cents)
Cash on hand & in Banks	\$	Accounts Payable	\$
Savings Accounts	\$	Notes Payable to Banks and Others	\$
IRA or Other Retirement Account	\$	(Describe in Section 2)	
Accounts & Notes Receivable	\$	Installment Account (Auto)	\$
Life Insurance-Cash Surrender Value Only	\$	Mo. Payments \$	
(Complete Section 8)		Installment Account (Other)	\$
Stocks and Bonds	\$	Mo. Payments \$	
(Describe in Section 3)		Loan on Life Insurance	\$
Real Estate	\$	Mortgages on Real Estate	\$
(Describe in Section 4)		(Describe in Section 4)	
Automobile-Present Value	\$	Unpaid Taxes	\$
Other Personal Property	\$	(Describe in Section 6)	
(Describe in Section 5)		Other Liabilities	\$
Other Assets	\$	(Describe in Section 7)	
(Describe in Section 5)		Total Liabilities	\$
Total	\$	Net Worth	\$
		Total	\$

Section 1. Source of Income	Contingent Liabilities
Salary	As Endorser or Co-Maker
Net Investment Income	Legal Claims & Judgments
Real Estate Income	Provision for Federal Income Tax
Other Income (Describe below)*	Other Special Debt

Description of Other Income in Section 1.


\*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2. Notes Payable to Banks and Others.		(Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)			
Name and Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed).					
Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 4. Real Estate Owned. (List each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed.)			
	Property A	Property B	Property C
Type of Property			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name & Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month/Year			
Status of Mortgage			

Section 5. Other Personal Property and Other Assets.	(Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and if delinquent, describe delinquency)

Section 6. Unpaid Taxes.	(Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

Section 7. Other Liabilities.	(Describe in detail.)

Section 8. Life Insurance Held.	(Give face amount and cash surrender value of policies - name of insurance company and beneficiaries)

I authorize SBA/Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).

Signature:	Date:	Social Security Number:
Signature:	Date:	Social Security Number:

PLEASE NOTE: The estimated average burden hours for the completion of this form is 1.5 hours per response. If you have questions or comments concerning this estimate or any other aspect of this information, please contact Chief, Administrative Branch, U.S. Small Business Administration, Washington, D.C. 20416, and Clearance Officer, Paper Reduction Project (3245-0188), Office of Management and Budget, Washington, D.C. 20503. **PLEASE DO NOT SEND FORMS TO OMB.**



**United States of America**  
**SMALL BUSINESS ADMINISTRATION**  
**STATEMENT OF PERSONAL HISTORY**

**Please Read Carefully - Print or Type**

Each member of the small business or the development company requesting assistance must submit this form in TRIPLICATE for filing with the SBA application. This form must be filled out and submitted by:

1. By the proprietor, if a sole proprietorship.
2. By each partner, if a partnership.
3. By each officer, director, and additionally by each holder of 20% or more of the ownership stock, if a corporation, limited liability company, or a development company.

Name and Address of Applicant (Firm Name)(Street, City, State, and ZIP Code)

SBA District/Disaster Area Office

Amount Applied for (when applicable)

File No. (if known)

1. Personal Statement of: (State name in full, if no middle name, state (NMN), or if initial only, indicate initial.) List all former names used, and dates each name was used. Use separate sheet if necessary.

Name and Address of participating lender or surety co. (when applicable and known)

First

Middle

Last

2. Date of Birth (Month, day, and year)

3. Place of Birth: (City &amp; State or Foreign Country)

4. Give the percentage of ownership or stock owned or to be owned in the small business or the development company

Social Security No.

U.S. Citizen? ☐ YES ☐ NO

If no, give alien registration number: \_\_\_\_\_

5. Present residence address:

From:

To:

Address:

Most recent prior address (omit if over 10 years ago):

From:

To:

Address:

Home Telephone No. (Include A/C):

Business Telephone No. (Include A/C):

**PLEASE SEE REVERSE SIDE FOR EXPLANATION REGARDING DISCLOSURE OF INFORMATION AND THE USES OF SUCH INFORMATION.**

**IT IS IMPORTANT THAT THE NEXT THREE QUESTIONS BE ANSWERED COMPLETELY. AN ARREST OR CONVICTION RECORD WILL NOT NECESSARILY DISQUALIFY YOU; HOWEVER, AN UNTRUTHFUL ANSWER WILL CAUSE YOUR APPLICATION TO BE DENIED.**

**IF YOU ANSWER "YES" TO 6, 7, OR 8, FURNISH DETAILS ON A SEPARATE SHEET. INCLUDE DATES, LOCATION, FINES, SENTENCES, WHETHER MISDEMEANOR OR FELONY, DATES OF PAROLE/PROBATION, UNPAID FINES OR PENALTIES, NAME(S) UNDER WHICH CHARGED, AND ANY OTHER PERTINENT INFORMATION.**

6. Are you presently under indictment, on parole or probation?

☐ Yes☐ No

(If yes, indicate date parole or probation is to expire.)

7. Have you ever been charged with and or arrested for any criminal offense other than a minor motor vehicle violation? Include offenses which have been dismissed, discharged, or not prosecuted (All arrests and charges must be disclosed and explained on an attached sheet.)

☐ Yes☐ No

8. Have you ever been convicted, placed on pretrial diversion, or placed on any form of probation, including adjudication withheld pending probation, for any criminal offense other than a minor vehicle violation?

☐ Yes☐ No

9. I authorize the Small Business Administration Office of Inspector General to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for programs authorized by the Small Business Act, and the Small Business Investment Act.

**CAUTION:** Knowingly making a false statement on this form is a violation of Federal law and could result in criminal prosecution, significant civil penalties, and a denial of your loan, surety bond, or other program participation. A false statement is punishable under 18 USC 1001 by imprisonment of not more than five years and/or a fine of not more than \$10,000; under 15 USC 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federally insured institution, under 18 USC 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.

Signature

Title

Date

**Agency Use Only**

10. ☐ Fingerprints Waived

Date

Approving Authority

☐ Fingerprints Required

Date

Approving Authority

Date Sent to OIG \_\_\_\_\_

11. ☐ Cleared for Processing

Date

Approving Authority

☐ Request a Character Evaluation

Date

Approving Authority

PLEASE NOTE: The estimated burden for completing this form is 15 minutes per response. You are not required to respond to any collection of information unless it displays a currently valid OMB approval number. Comments on the burden should be sent to U.S. Small Business Administration, Chief, AIB, 409 3rd St., S.W., Washington D.C. 20416 and Desk Officer for the Small Business Administration, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, D.C. 20503. OMB Approval 3245-0178. **PLEASE DO NOT SEND FORMS TO OMB.**



## **NOTICES REQUIRED BY LAW**

The following is a brief summary of the laws applicable to this solicitation of information.

### **Paperwork Reduction Act (44 U.S.C. Chapter 35)**

SBA is collecting the information on this form to make a character and credit eligibility decision to fund or deny you a loan or other form of assistance. The information is required in order for SBA to have sufficient information to determine whether to provide you with the requested assistance. The information collected may be checked against criminal history indices of the Federal Bureau of Investigation.

### **Privacy Act (5 U.S.C. § 552a)**

Any person can request to see or get copies of any personal information that SBA has in his or her file, when that file is retrievable by individual identifiers, such as name or social security numbers. Requests for information about another party may be denied unless SBA has the written permission of the individual to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act.

Under the provisions of the Privacy Act, you are not required to provide your social security number. Failure to provide your social security number may not affect any right, benefit or privilege to which you are entitled. Disclosures of name and other personal identifiers are, however, required for a benefit, as SBA requires an individual seeking assistance from SBA to provide it with sufficient information for it to make a character determination. In determining whether an individual is of good character, SBA considers the person's integrity, candor, and disposition toward criminal actions. In making loans pursuant to section 7(a)(6) the Small Business Act (the Act), 15 USC § 636 (a)(6), SBA is required to have reasonable assurance that the loan is of sound value and will be repaid or that it is in the best interest of the Government to grant the assistance requested. Additionally, SBA is specifically authorized to verify your criminal history, or lack thereof, pursuant to section 7(a)(1)(B), 15 USC § 636(a)(1)(B). Further, for all forms of assistance, SBA is authorized to make all investigations necessary to ensure that a person has not engaged in acts that violate or will violate the Act or the Small Business Investment Act, 15 USC §§ 634(b)(11) and 687b(a). For these purposes, you are asked to voluntarily provide your social security number to assist SBA in making a character determination and to distinguish you from other individuals with the same or similar name or other personal identifier.

When this information indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature, SBA may refer it to the appropriate agency, whether Federal, State, local, or foreign, charged with responsibility for or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. See 56 Fed. Reg. 8020 (1991) for other published routine uses.



U.S. SMALL BUSINESS ADMINISTRATION  
**RESOLUTION OF BOARD OF DIRECTORS OF**

SBA LOAN NO

(For Corporate Applicants)

\_\_\_\_\_  
(Name of Applicant)

(1) RESOLVED, that the officers of this corporation named below, or any one of them, or their, or any one of their, duly elected or appointed successors in office, be and they are hereby authorized and empowered in the name and on behalf of this corporation and under its corporate seal to execute and deliver to the \_\_\_\_\_ (hereinafter called "Lender") or the Small Business Administration (hereinafter called "SBA"), as the case may be, in the form required by Lender or SBA, the following documents: (a) application for a loan or loans, the total thereof not to exceed in principal amount \$ \_\_\_\_\_, maturing upon such date or dates and bearing interest at such rate or rates as may be prescribed by Lender or SBA; (b) applications for any renewals or extensions of all or any part of such loan or loans and of any other loans, heretofore or hereafter made by Lender or SBA to this corporation; (c) the promissory note or notes of this corporation evidencing such loan or loans or any renewals or extensions thereof; and (d) any other instruments or agreements of this corporation which may be required by Lender or SBA in connection with such loans, renewals, and/or extensions; and that said officers in their discretion may accept any such loan or loans in installments and give one or more notes of this corporation therefor, and may receive and endorse in the name of this corporation any checks or drafts representing such loan or loans or any such installments;

(2) FURTHER RESOLVED, that the aforesaid officers or any one of them, or their duly elected or appointed successors in office, be and they are hereby authorized and empowered to do any acts, including but not limited to the mortgage, pledge, or hypothecation from time to time with Lender or SBA of any or all assets of this corporation to secure such loan or loans, renewals and extensions, and to execute in the name and on behalf of this corporation and under its corporate seal or otherwise, any instruments or agreements deemed necessary or proper by Lender or SBA, in respect of the collateral securing any indebtedness of this corporation;

(3) FURTHER RESOLVED, that any indebtedness heretofore contracted and any contracts or agreements heretofore made with Lender or SBA on behalf of this corporation, and all acts of officers or agents of this corporation in connection with said indebtedness or said contracts or agreements, are hereby ratified and confirmed;

(4) FURTHER RESOLVED, that the officers referred to in the foregoing resolutions are as follows:

_____ (Typewrite name)	_____ (Title)	_____ (Signature)
_____ (Typewrite name)	_____ (Title)	_____ (Signature)
_____ (Typewrite name)	_____ (Title)	_____ (Signature)
_____ (Typewrite name)	_____ (Title)	_____ (Signature)
_____ (Typewrite name)	_____ (Title)	_____ (Signature)

(5) FURTHER RESOLVED, that Lender or SBA is authorized to rely upon the aforesaid resolutions until receipt of written notice of any change.

**CERTIFICATION**

I HEREBY CERTIFY that the foregoing is a true and correct copy of a resolution regularly presented to and adopted by the Board of Directors of \_\_\_\_\_

\_\_\_\_\_  
(Name of Applicant)

at \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, at which a quorum was present and voted, and that such resolution is duly recorded in the minute book of this corporation; that the officers named in said resolution have been duly elected or appointed to, and are the present incumbents of, the respective offices set after their respective names; and that the signatures set opposite their respective names are their true and genuine signatures.

(Seal)

\_\_\_\_\_  
Secretary



**Certification Regarding  
Debarment, Suspension, Ineligibility and Voluntary Exclusion  
Lower Tier Covered Transactions**

This certification is required by the regulations implementing Executive Order 12549, Debarment and Suspension, 13 CFR Part 145. The regulations were published as Part VII of the May 26, 1988 *Federal Register* (pages 19160-19211). Copies of the regulations may be obtained by contacting the person to which this proposal is submitted.

**(BEFORE COMPLETING CERTIFICATION, READ INSTRUCTIONS ON REVERSE)**

- (1) The prospective lower tier participant certifies, by submission of this proposal, that neither it nor its principals are presently debarred, suspended, proposed for disbarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency.
- (2) Where the prospective lower tier participant is unable to certify to any of the statements in this certification, such prospective participant shall attach an explanation to this proposal.

Business Name \_\_\_\_\_

Date \_\_\_\_\_

By \_\_\_\_\_  
Name and Title of Authorized Representative

\_\_\_\_\_  
Signature of Authorized Representative

## INSTRUCTIONS FOR CERTIFICATION

1. By signing and submitting this proposal, the prospective lower tier participant is providing the certification set out below.

2. The certification in this clause is a material representation of fact upon which reliance was placed when this transaction was entered into. If it is later determined that the prospective lower tier participant knowingly rendered an erroneous certification, in addition to other remedies available to the Federal Government, the department or agency with which this transaction originated may pursue available remedies, including suspension and/or debarment.

3. The prospective lower tier participant shall provide immediate written notice to the person to which this proposal is submitted if at any time the prospective lower tier participant learns that its certification was erroneous when submitted or has become erroneous by reason of changed circumstances.

4. The terms "covered transaction," "debarred," "suspended," "ineligible," "lower tier covered transaction," "participant," "person," "primary covered transaction," "principal," "proposal," and "voluntarily excluded," as used in this clause, have the meanings set out in the Definitions and Coverage sections of the rules implementing Executive Order 12549. You may contact the person to which this proposal is submitted for assistance in obtaining a copy of those regulations (13CFR Part 145).

5. The prospective lower tier participant agrees by submitting this proposal that, should the proposed covered transaction be entered into, it shall not knowingly enter into any lower tier covered transaction with a person who is debarred, suspended, declared ineligible, or voluntarily excluded from participation in this covered transaction, unless authorized by the department or agency with which this transaction originated.

6. The prospective lower tier participant further agrees by submitting this proposal that it will include the clause titled "Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion--Lower Tier Covered Transactions," without modification, in all lower tier covered transactions and in all solicitations for lower tier covered transactions.

7. A participant in a covered transaction may rely upon a certification of a prospective participant in a lower tier covered transaction that is not aware it knows that the certification is erroneous. A participant may decide the method and frequency by which it determines the ineligibility of its principals. Each participant may, but is not required to, check the Nonprocurement List.

8. Nothing contained in the foregoing shall be construed to require establishment of a system of records in order to render in good faith the certification required by this clause. The knowledge and information of a participant is not required to exceed that which is normally possessed by a prudent person in the ordinary course of business dealings.

9. Except for transactions authorized under paragraph 5 of these instructions, if a participant in a covered transaction knowingly enters into a lower tier covered transaction with a person who is suspended, debarred, ineligible, or voluntarily excluded from participation in this transaction, in addition to other remedies available to the Federal Government, the department or agency with which this transaction originated may pursue available remedies, including suspension and/or debarment.



## **STATEMENT REGARDING LOBBYING**

### **Statement for Loan Guarantees and Loan Insurance**

The undersigned states, to the best of his or her knowledge and belief, that:

- (1) If any funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this commitment providing for the United States to insure or guarantee a loan, the undersigned shall complete and submit Standard Form LLL, "Disclosure of Lobbying Activities," in accordance with its instructions.
- (2) Submission of this statement is a prerequisite for making or entering into this transaction imposed by Section 1352, Title 31, U.S. Code. Any person who fails to file the required statement shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Name and Title: \_\_\_\_\_



# DISCLOSURE OF LOBBYING ACTIVITIES

Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352  
(See next page for public burden disclosure.)

Approved by OMB  
0348-0046

<b>1. Type of Federal Action:</b> <input type="checkbox"/> a. CONTRACT <input type="checkbox"/> b. GRANT <input type="checkbox"/> c. COOPERATIVE AGREEMENT <input type="checkbox"/> d. LOAN <input type="checkbox"/> e. LOAN GUARANTEE <input type="checkbox"/> f. LOAN INSURANCE	<b>2. Status of Federal Action:</b> <input type="checkbox"/> a. BID/OFFER/APPLICATION <input type="checkbox"/> b. INITIAL AWARD <input type="checkbox"/> c. POST-AWARD	<b>3. Report Type</b> <input type="checkbox"/> a. INITIAL FILING <input type="checkbox"/> b. MATERIAL CHANGE FOR MATERIAL CHANGE ONLY: YEAR _____ QUARTER _____ DATE OF LAST REPORT _____
<b>4. Name and Address of Reporting Entity:</b> <input checked="" type="checkbox"/> PRIME <input type="checkbox"/> SUBAWARDEE TIER _____, IF KNOWN:  Congressional District, if known: _____		<b>5. If Reporting Entity in No. 4 is Subawardee, Enter Name and Address of</b>   Congressional District, if known: _____
<b>6. Federal Department/Agency</b>   _____	<b>7. Federal Program Name/Description:</b>   CFDA Number, if applicable: _____	
<b>8. Federal Action Number if known:</b>  _____	<b>9. Award Amount if known:</b>  _____	
<b>10a. Name and Address of Lobbying Entity</b> <i>(If individual, last name, first name, MI)</i>   _____ (attach Continuation sheet(s) SF LLL-A, if necessary)	<b>b. Individual Performing Services</b> <i>(including address if different from No. 10A) (last name, first name, MI)</i>   _____ (attach Continuation sheet(s) SF LLL-A, if necessary)	
<b>11. Amount of Payment (check all that apply):</b> \$ _____ <input type="checkbox"/> actual <input type="checkbox"/> planned	<b>13. Type of Payment (check all that apply):</b> <input type="checkbox"/> a. RETAINER <input type="checkbox"/> b. ONE-TIME FEE <input type="checkbox"/> c. COMMISSION <input type="checkbox"/> d. CONTINGENT FEE <input type="checkbox"/> e. DEFERRED <input type="checkbox"/> f. OTHER; SPECIFY: _____	
<b>12. Form of Payment (check all that apply):</b> <input type="checkbox"/> a. cash <input type="checkbox"/> b. in-kind: specify:    nature _____ value _____		
<b>14. Brief Description of Services performed or to be Performed and Date(s) of Service, including officer(s), employee(s), or Member(s) contacted, for Payment indicated in Item 11:</b>         (attach Continuation sheet(s) SF LLL-A, if necessary)		
<b>15. Continuation Sheet(s) SF-LLL-A attached:</b> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
11. Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when this transaction was made or entered into. This information will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.	<b>Signature:</b> _____ <b>Printed Name:</b> _____ <b>Title:</b> _____ <b>Telephone No.:</b> _____ <b>Date:</b> _____	
<b>Federal Use Only:</b>		AUTHORIZED FOR LOCAL REPRODUCTION Standard Form - LLL

## INSTRUCTIONS

This disclosure form shall be completed by the reporting entity, whether subawardee or prime Federal recipient, at the initiation or receipt of a covered Federal action, or a material change to a previous filing, pursuant to title 31 U.S.C. section 1352. The filing of a form is required for each payment or agreement to make payment to any lobbying entity for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with a covered Federal action. Use the SF-LLL-A Continuation Sheet for additional information if the space on the form is inadequate. Complete all items that apply for both the initial filing and material change report. Refer to the implementing guidance published by the Office of Management and Budget for additional information.

1. Identify the type of covered Federal action for which lobbying activity is and/or has been secured to influence the outcome of a covered Federal action.
2. Identify the status of the covered Federal action.
3. Identify the appropriate classification of this report. If this is a followup report caused by a material change to the information previously reported, enter the year and quarter in which the change occurred. Enter the date of the last previously submitted report by this reporting entity for this covered Federal action.
4. Enter the full name, address, city, state and zip code of the reporting entity. Include Congressional District, if known. Check the appropriate classification of the reporting entity that designates if it is, or expects to be, a prime or subaward recipient. Identify the tier of the subawardee, e.g., the first subawardee of the prime is the '1st tier, Subawards include but are not limited to subcontracts, subgrants and contract awards under grants.
5. If the organization filing the report in Item 4 checks "Subawardee", then enter the full name, address, city, state and zip code of the prime Federal recipient. Include Congressional District, if known.
6. Enter the name of the Federal agency making the award or loan commitment. Include at least one organizational level below agency name, if known. For example, Department of Transportation, United States Coast Guard.
7. Enter the Federal program name or description for the covered Federal action (Item 1). If known, enter the full Catalog of Federal Domestic Assistance (CFDA) number for grants, cooperative agreements, loans, and loan commitments.
8. Enter the most appropriate Federal identifying number available for the Federal action identified in Item 1 (e.g., Request for Proposal (RFP) number; Invitation for Bid (IFB) number; grant announcement number; the contract, grant, or loan award number; the application/proposal control number assigned by the Federal agency). Include prefixes, e.g., "RFP-DE-90-001."
9. For a covered Federal action where there has been an award or loan commitment by the Federal agency, enter the Federal amount of the award/loan commitment for the prime entity identified in Item 4 or 5.
10. (a) Enter the full name, address, city, state and zip code of the lobbying entity engaged by the reporting entity identified in Item 4 to influence the covered Federal action.  
  
(b) Enter the full names of the individual(s) performing services, and include full address if different from 10 9a). Enter Last Name, First Name, and Middle Initial (MI).
11. Enter the amount of compensation paid or reasonably expected to be paid by the reporting entity (Item 4) to the lobbying entity (item 10). Indicate whether the payment has been made (actual) or will be made (planned). Check all boxes that apply. If this is a material change report, enter the cumulative amount of payment made or planned to be made.
12. Check the appropriate box(es). Check all boxes that apply. If payment is made through an in-kind contribution, specify the nature and value of the in-kind payment.
13. Check the appropriate box(es). Check all boxes that apply. In other, specify nature.
14. Provide a specific and detailed description of the services that the lobbyist has performed, or will be expected to perform, and the date(s) of any services rendered. Include all preparatory and related activity, not just time spent in actual contact with Federal officials. Identify the Federal official(s) or employee(s) contacted or the officer(s), employee(s), or Member(s) of Congress that were contacted.
15. Check whether or not a SF-LLL-A Continuation Sheet(s) is attached.
16. The certifying official shall sign and date the form, print his/her name, title, and telephone number.

Public reporting burden for this collection of information is estimated to average 30 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0046), Washington, DC 20503.